

**Information to identify the case:**

Debtor 1 Craig A. Butts  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 20-12970-KCF

Social Security number or ITIN xxx-xx-8741  
EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Craig A. Butts

6/19/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Craig A. Butts  
Debtor

Case No. 20-12970-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +Craig A. Butts, 28 Beechwood Road, Belvidere, NJ 07823-2534  
518726723 +Hackettstown Medical Center, PO Box 864, Mahwah, NJ 07430-0864  
518726724 Hunterdon Medical Center, PO Box 48096, Newark, NJ 07101-4895  
518726726 +KML Law Group, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812  
518726727 +Pegasus Emergency Group, 3075 E. Imperial Hwy, STE 200, Brea, CA 92821-6753  
518726728 +Pentagon FCU, 481 Main Street, Highland Falls, NY 10928-2016  
518726730 +Select Portfolio Servicing, Attn Customer Advocacy Dept, PO Box 551170, Jacksonville, FL 32255-1170  
518726732 +Washington Emergency Services, PO Box 207, Allentown, PA 18105-0207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
518726720 +EDI: GMACFS.COM Jun 20 2020 05:18:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
518726721 EDI: DISCOVER.COM Jun 20 2020 05:18:00 Discover Card, PO Box 15251, Wilmington, DE 19886-5251  
518726722 +E-mail/Text: fggbankn@fgny.com Jun 20 2020 02:19:04 Forster, Garbus & Garbus, 7 Banta Plance, Hackensack, NJ 07601-5604  
518726725 +E-mail/Text: bankruptcy@huntington.com Jun 20 2020 02:20:06 Huntington Mortgage, PO Box 182440, Columbus, OH 43218-2440  
518726729 +EDI: PRA.COM Jun 20 2020 05:18:00 Portfolio Recovery Associates, 140 Corporate BLVD, Norfolk, VA 23502-4952  
518726731 E-mail/Text: jennifer.chacon@spservicing.com Jun 20 2020 02:21:35 Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250  
TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ax  
osfs.com  
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ax  
osfs.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, National Association, as Trustee, ET  
AL dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joan Sirkis Warren on behalf of Debtor Craig A. Butts joan@joanlaverylaw.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5